

Are You Making the Most of the State's Deferred Compensation Plan?

What is Morningstar® Advice OnlineSM?

Through a special arrangement with the State of Kansas and ING, you can access Morningstar® Advice OnlineSM and Morningstar® Advice StatementTM, investment advisory services that will provide you with personalized advice for your ING retirement program.

Morningstar® Advice OnlineSM

Provides you with personalized advice for your retirement program through three central modules – research, education, and advice – all in a lively, engaging, and self-directed environment.

Morningstar® Advice StatementTM

Takes the power of Morningstar's online advice service and makes it available to you in an easy-to-read print statement. The statement offers asset allocation, investment and contribution recommendations, and shows how Morningstar's recommendations may improve your chances of meeting retirement goals.

What does it do for me?

Morningstar Advice uses a goal-based approach, which allows you to examine relationships between asset mixes, risk, and your expected retirement income.

Advice Online may give you specific answers to these important questions:

- How much money should I contribute to my retirement account?
- What funds within my plan should I invest in?
- How much should I allocate to each fund?

Advice OnlineSM will provide:

- Research, education and advice.
- Tools to help you set retirement goals and choose an asset-allocation strategy.
- Specific, independent, professional investment advice to create a diversified portfolio using the investment options available in your retirement plan.
- Investment recommendations and the appropriate percentage allocation for your chosen investment options.
- Objective, professional investment advice available whenever you need it from one of the most trusted names in investing.
- Personalized investment option recommendations that factor in your unique financial situation and retirement goals.

How do I access Advice OnlineSM?

- Once you have enrolled and your ING account has been established, you can access Advice Online through ING Access at www.ingretirementplans.com. Upon entering ING Access, select the "Advice" link located on the left side of the screen.

- For your convenience, some of your ING account information will be pre-filled in Advice Online.
- Since Advice Online is an Internet-based service, you can get advice and review your account information, 24 hours a day, seven days a week.

About Morningstar

ING has an alliance with Morningstar Associates, LLC, an unaffiliated independent investment advisor and a wholly owned subsidiary of Morningstar, Inc. Morningstar, Inc., a global investment research firm based in Chicago, has played a leading role in the financial information revolution by putting investors first. Morningstar, Inc. is among the leaders in providing objective, fundamental analysis of stocks and mutual funds with its comprehensive, proprietary databases, and its innovative product design and technology applications. All of which have made Morningstar one of the most acknowledged names in investing.

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